

<i>SERFF Tracking Number:</i>	<i>UHLC-127362978</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>49522</i>
<i>Company Tracking Number:</i>	<i>CA25165ST</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.001 Plan A 2010</i>
	<i>Plans 2010</i>		
<i>Product Name:</i>	<i>GROUP MEDICARE SUPPLEMENT</i>		
<i>Project Name/Number:</i>	<i>ADVERTISING/CA25165ST</i>		

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-127362978 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 49522

Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: CA25165ST State Status: Filed-Closed  
Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Wanda Augustus, Bobbie Walton

Date Submitted: 08/10/2011 Disposition Date: 09/01/2011  
Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: ADVERTISING

Project Number: CA25165ST

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 09/01/2011

State Status Changed: 09/01/2011

Created By: Michelle Ambach

Corresponding Filing Tracking Number: CA25165ST

Filing Description:

Submitted for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is new and does not replace any previously submitted advertisement. The material included within this filing is an Invitation to Inquire.

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Deemer Date:

Submitted By: Bobbie Walton

The Business Reply Card CA25165STBRC that will be used with the advertisement is also attached for your review.

Final production of the enclosed advertising will show the component number on the bottom left hand corner of the advertisement.

SERFF Tracking Number: UHLC-127362978 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 49522  
 Company Tracking Number: CA25165ST  
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
 Plans 2010  
 Product Name: GROUP MEDICARE SUPPLEMENT  
 Project Name/Number: ADVERTISING/CA25165ST

## Company and Contact

### Filing Contact Information

Susan Cipollo, Director Susan\_J\_Cipollo@uhc.com  
 680 Blair Mill Rd. 215-902-8444 [Phone]  
 Horsham, PA 19044 215-902-8813 [FAX]

### Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut  
 185 Asylum Street Group Code: 707 Company Type: Life and Health  
 Hartford, CT 06103 Group Name: State ID Number:  
 (860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? No  
 Fee Explanation: \$50 X 2 = \$100  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$100.00	08/10/2011	50529909

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	09/01/2011	09/01/2011

*SERFF Tracking Number:* UHLC-127362978 *State:* Arkansas  
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*TOI:* MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010  
*Product Name:* GROUP MEDICARE SUPPLEMENT  
*Project Name/Number:* ADVERTISING/CA25165ST

## Disposition

Disposition Date: 09/01/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>UHLC-127362978</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>49522</i>
<i>Company Tracking Number:</i>	<i>CA25165ST</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.001 Plan A 2010</i>
	<i>Plans 2010</i>		
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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Form</b>	SELF MAILER	Filed-Closed	Yes
<b>Form</b>	BUSINESS REPLY CARD	Filed-Closed	Yes

SERFF Tracking Number: UHLC-127362978 State: Arkansas

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Company Tracking Number: CA25165ST

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010

Product Name: GROUP MEDICARE SUPPLEMENT

Project Name/Number: ADVERTISING/CA25165ST

## Form Schedule

### Lead Form Number: CA25165ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 09/01/2011	CA25165S T	Advertising	SELF MAILER	Initial		45.000	CA25165STnoBRC.pdf
Filed-Closed 09/01/2011	CA25165S TBRC	Advertising	BUSINESS REPLY CARD	Initial		45.000	CA25165STBRC.pdf



AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products.

Insured by UnitedHealthcare Insurance Company, Horsham, PA Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area.

**Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.**

**This is a solicitation of insurance. An agent/producer may contact you.**

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives or advisors.

Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

Important exclusion information for Arizona, Kansas and Oklahoma residents: benefits provided under Medicare; care not meeting Medicare's standards; stays beginning, or care or supplies received, before your plan's effective date; injury or sickness payable by Workers' Compensation or similar laws; stays or treatment provided by a government-owned or -operated hospital or facility unless payment of charges is required by law; stays, care, or visits for which no charge would be made to you in the absence of insurance; for Medicare Select, care or services provided by a non-participating hospital, except in the event of a medical emergency, or if the services are not available from any participating hospital in the service area; any stay which begins or medical expenses you incur during the first 3 months after your effective date will not be considered if due to a pre-existing condition.

A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan's effective date.

**AARP** Medicare Supplement Plans  
insured by **UnitedHealthcare Insurance Company**

**Don't pay more than  
you have to for your  
health insurance.**  
Details inside!

<Recipient Name>  
<Recipient Address>  
<Recipient City>, <State> <Zip>

**AARP** Medicare Supplement Plans  
insured by **UnitedHealthcare Insurance Company**  
AARP Medicare Supplement Insurance Plans  
insured by UnitedHealthcare Insurance Company  
P.O. Box 1017  
Montgomeryville, PA 18936-1017

PRSRT STD  
U.S. POSTAGE  
PAID  
UNITEDHEALTHCARE

**Interested in  
saving on out-of-  
pocket medical  
expenses and  
keeping your own  
doctors that accept  
Medicare patients?**

Here's information on a way to  
help you predict and lower your  
out-of-pocket medical costs.

**AARP** Medicare Supplement Plans  
insured by **UnitedHealthcare Insurance Company**



# A Medicare supplement plan could be the right choice for you.

**It's a plain and simple fact** – Medicare doesn't pay for everything. In fact, Medicare covers generally about 80% of your Part B medical expenses. About 20% or more of your Part B medical expenses are left for you to cover *out of your own pocket*.

Without supplemental coverage, your out-of-pocket medical expenses could total up to thousands of dollars each year,\* considering Medicare Part A has a deductible of \$1,132 and Part B covers generally about 80% of eligible medical expenses.

*Part A deductible \$1,132  
per benefit period for inpatient hospital stay*

*+ Part B annual deductible \$162 and  
about 20% or more of Part B expenses*

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*Up to Thousands in out-of-pocket expenses\**

\*Medicare Payment Advisory Commission (MedPAC). *A Data Book: Healthcare Spending and the Medicare Program*, June 2010 <http://www.medpac.gov/documents/Jun10DataBookEntireReport.pdf> (4 Oct, 2010) p. 16.

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.



## For some people, the coverage provided by Medicare Parts A and B alone isn't enough.

A Medicare supplement insurance plan, like the ones that carry the AARP name and are insured by UnitedHealthcare Insurance Company, can help protect you against some of these costs — so you can *spend your money the way you want*.

## Take control of your health insurance plan – see your own doctors and choose your own hospitals

Medicare supplement plans allow you to see any doctor you want, go to any hospital and *never worry about another referral again*. As long as those doctors and hospitals accept Medicare patients, you're free to see whomever you want — you are in control. And your plan travels with you nationwide. That's freedom.

And depending on the plan you choose, you could be covered for out-of-pocket co-insurance, co-pays and deductibles for approved Medicare charges. That allows you to *better predict your out-of-pocket medical expenses* by helping pay those unexpected costs that can add up.

If you are shopping around, see how these AARP Medicare Supplement Insurance Plans, insured by a financially stable company, UnitedHealthcare Insurance Company,<sup>†</sup> compare on price and service. Find out if one of these plans could be right for you.

**Medicare alone may not be enough.**  
**Choose a plan from the AARP Medicare Supplement Insurance suite of plans.**  
**To find out more, call a licensed insurance agent/producer today.**

**[ 1-800-523-5800 (TTY: 711) ]**  
**Monday to Friday, 7 a.m. to 11 p.m.;**  
**Saturday 9 a.m. to 5 p.m. EST**

**Interested in saving an additional 12-38% on your monthly plan premiums when compared to the already competitive plan rates?**

**AARP Medicare Select Plans are available in your area!**  
What's the difference between a Medicare supplement plan and a Medicare Select plan?

A Medicare Select plan is a type of standardized Medicare supplement plan. These particular plans cover your Part A and Part B co-insurance and deductibles just like some traditional Medicare supplement plans, you just have to agree to use a network hospital for all non-emergency elective services. You're still free to choose your own doctors too – just make sure each doctor is affiliated with a network hospital. That's it – it's that simple.

And there's no need to worry about using a specific hospital during an emergency – **you're not required to use a network hospital for inpatient medical emergency care.**<sup>††</sup>

In fact, by choosing a Select plan, **your monthly premiums could be 12% to 38% lower** just by agreeing to use a network hospital for non-emergencies – it may even be a hospital you already use and are familiar with. Annual savings shown vary between 12%-38% depending where you live and are based on 2011 rates for AARP Medicare Select Plan C and Plan F compared to the traditional AARP Medicare Supplement Plan C and Plan F.

**Don't pay more than you have to. Call now to learn which network hospitals are in your area and see how much you could be saving compared to the competitively priced AARP Medicare Supplement Plans.**

<sup>†</sup>In 2010, UnitedHealthcare Insurance Company was rated "A-stable" by A.M. Best, an independent organization that evaluates insurance company financial performance. The rating only refers to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company. [www.ambest.com](http://www.ambest.com)

<sup>††</sup>A medical emergency is an injury or illness that is acute and poses an immediate risk to a person's life or long term health.





☒ **YES! I'd like to know more  
about how I could save on my  
out-of-pocket medical expenses  
with a Medicare Supplement plan.**

Return this card or call a licensed insurance agent/producer toll-free to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations:  
[1-800-523-5800], code [XXX] TTY: 711

<Membership #>

<Recipient Name>

<Recipient Address>

<Recipient City>, <State> <Zip>

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_

Medicare (Part B) Effective Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Phone: ( \_\_\_\_\_ ) \_\_\_\_\_

E-mail Address:

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**This is a solicitation of insurance. An agent/producer may contact you.**

AARP does not employ or endorse agents, brokers, producers, representatives or advisors.

**Not connected with or endorsed by the U.S.  
Government or the Federal Medicare Program.**



**Medicare Supplement Plans**  
insured by **UnitedHealthcare**  
**Insurance Company**



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES

# BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 45 LEHIGH VALLEY, PA

POSTAGE WILL BE PAID BY ADDRESSEE

UNITEDHEALTHCARE  
INSURANCE COMPANY  
PO BOX 25601  
LEHIGH VALLEY PA 18003-9905



CA25165STBRC

